

SUSAN WHARTON GATES, PHD
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EDUCATION

Advanced Management Program, 2007

Wharton School of Business
University of Pennsylvania, Philadelphia, PA

Ph.D. Public Administration/Public Affairs, 1998

Center for Public Administration and Policy
Virginia Tech, Blacksburg, VA

Master of Public and International Affairs, 1982

Graduate School of Public and International Affairs
University of Pittsburgh, Pittsburgh, PA

Bachelor of Arts, Cum Laude, 1981

University of Delaware, Newark, DE

ACADEMIC EXPERIENCE

Virginia Tech, National Capital Region, Virginia

- **Center for Public Administration and Policy**
Visiting and adjunct professor, 2012-2016
Normative Foundations of Public Management
Concepts and Approaches in Public Administration
Public Budgeting Systems and their Policy Implications
MPA portfolio advisor, 2015-2016
- **Pamplin College of Business**
Business Ethics and Leadership in a Global Environment, 2016-2017
- **Continuing and Professional Education – Systems Engineering**
Behavioral Skills for Public Managers, 2018-present
- **Global Forum on Urban and Regional Resilience**
Senior policy advisor, 2017-2018

Georgetown University, Washington, DC

Capstone advisor, Master of Real Estate, 2012-present

PROFESSIONAL EXPERIENCE

Owner and Principal, [Wharton Policy Group](#), LLC, 2009-present

Provide policy and regulatory analysis and advocacy to help leaders and their organizations manage competing policy claims while staying true to mission. Recent projects focused on opportunity zones, housing finance, Dodd Frank QM/QRM regulations, and commercial indemnity insurance. Clients include National Association of Realtors, Royal Institute of Chartered Surveyors, The Clearing House Association/Mortgage reform committee.

Freddie Mac, McLean, Virginia

Vice President Corporate Strategy, 2008-2009

Advised post-conservatorship CEO and Chairman on long-term trends in housing finance, including legislative/regulatory developments and other government initiatives.

Vice President Public Policy, 2004-2008

Developed policy positions on complex legislative/regulatory issues affecting business and housing market needs. Primary drafter of CEO congressional testimony and other briefing materials. Managed team of public policy professionals, advocacy budget, executive decision-making and reputation risk processes, and public policy website.

Prior Freddie Mac Positions

Director Public Policy, 2000-2004

Director Management Reporting, Credit Risk Oversight, 1998-2000

Director Issues Management, 1996-1998

Editor *Secondary Mortgage Markets* Magazine, 1992-1996

Economist, 1990-1992

Office of Management and Budget, Washington, DC

Budget Examiner, Veterans Affairs branch, 1988-1990

Formulated President's budget and policy for veterans housing and education programs and loan asset sales. Developed credit budget for veterans home loan guarantee and direct loan programs.

Budget Examiner, State Department branch, 1983-1985

As Presidential Management Intern, formulated President's budget and policy for refugee, consular affairs and international drug control programs.

Department of the Navy, Portsmouth, VA, Budget Analyst, 1985-1986

PUBLICATIONS

“Freedom v. Fairness: How unresolved normative tension contributed to the collapse of the US housing market in 2008 -- and policymaker inability to reform it a decade on.” [*Ethics for Contemporary Bureaucrats*](#) (Routledge 2020).

“[Privatize Fannie and Freddie, yes. But be pragmatic,](#)” with Phillip Swagel and Ann Schnare. Robert H. Smith School of Business, University of Maryland, April 2017.

[*Days of Slaughter: The Fall of Freddie Mac and Why It Could Happen Again*](#). Johns Hopkins University Press, March 2017.

“From Topeka to Tangier: The Impact of *In His Steps* on Public Administration,” *International Journal of Public Administration*, Symposium on Spiritual Faith and Government Decisions, Vol. 32, No. 1, January 2009, p. 42-57.

“Automated Underwriting in Mortgage Lending: Good News for the Underserved?” with Peter Zorn and Vanessa Perry, *Housing Policy Debate*, Vol. 13, Issue 2, 2002, p. 369-390.

EXPERTISE AND RESEARCH FOCUS

Housing policy, housing finance

Entrepreneurship, ESG and Economics of Mutuality

Public theology

DISTINCTIONS

2021: Oral history on predatory lending, Duke University’s [Global History Financial Market Center](#)

2020: *Days of Slaughter* book talk/lessons from the financial crisis: Fannie Mae Board of Directors

2017-2019: *Days of Slaughter* book talks: [C-SPAN](#), CATO, Salzman Public Faith and Public Policy Lecture

2018: [Hutchinson Lecture in Macroeconomics](#), University of Delaware

2014-2021: Small business owner, [Vintage Picnic](#), LLC

1998-2001: CEO Discretionary Awards, Freddie Mac

1991-1995: Public speaking awards, Toastmasters International

1985-1990: OMB awards for program and policy analysis

1983-1985: Presidential Management Intern

AFFILIATIONS

2012-2014: Vice Chair, [Committee for Helping Others](#), Vienna, Virginia

2004-2007: Board Member, [Homestretch](#), Falls Church, Virginia

2004-2008: Advisory Council Member, [Center for Housing Policy](#)

Member, National Housing Conference

Member, Women in Housing and Finance

Member, American Society for Public Administration